



FEDERAL EMPLOYEES (KINGSTON) CREDIT UNION LIMITED

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NEWSLETTER – FEBRUARY 2010

Be Prepared for Winter Driving!

Driving and Winter

- Stay alert, slow down and stay in control!
- Drive according to current road and weather conditions.
- Keep a safe distance between you and the vehicle in front of you.
- Avoid situations where you may have to brake suddenly on a slippery surface.



Be Prepared — Driver's Checklist

- Get your vehicle winter-ready with a **maintenance check-up**.
- The **condition of your vehicle's tires** is important. Have them checked or replaced before winter begins.
- **Check weather and travel conditions** before heading out.
- If you are traveling a long distance, **plan your route** ahead of time. Let someone know of your destination and expected time of arrival.
- **Clear snow and ice** from all windows, lights, mirrors, and the roof.
- **Keep your gas tank sufficiently full** — at least a half of a tank is recommended.
- Make sure you have **sufficient windshield washer fluid**.

Winter Driving Survival Kit

It's a good idea to keep a winter survival kit in your vehicle. Having essential supplies can provide some comfort and safety for you and your passengers should you become stranded. Recommended items:

- Ice scraper/snowbrush
- Shovel
- Sand or other traction aid
- Tow rope or chain
- Booster cables
- Road flares or warning lights
- Gas line antifreeze
- Flashlight and batteries
- First aid kit
- Fire extinguisher
- Small tool kit
- Extra clothing and footwear
- Blanket
- Non-perishable energy foods.
- Candle and a small tin can
- Matches



Source: Ministry of Transportation website

<http://www.mto.gov.on.ca/english/safety/winterdrive/winterdrive.shtml>

Annual General Meeting

March 9, 2010 at 7pm Kingston Public Library, Delahaye Room

We want to thank all of our Members as you continue to support us now and in the future. We would like to invite all of our Members to attend our Annual General Meeting. We will be reporting and discussing the Credit Union's 2009 accomplishments and challenges. As a Member, you have an equal vote allowing you to have a say in the Credit Union's future. This year there are four positions available on the Board of Directors and an election may take place. The deadline for nominations for the Board of Directors is February 19, 2010.

Volunteer to Serve on the Credit Union Board of Directors:

- Discover that as an owner, you play a key role in determining the Credit Union's future.
- Be a Member of a team that makes final decisions on important policy issues.
- Participate in dynamic Credit Union conferences and training courses to gain knowledge, recognition, and the Credit Union Director Achievement Certificate.

Please call our General Manager, Mike Fleurie, if you are interested and would like to find out more about how you can get involved. We look forward to hearing from you!

The Credit Union Difference

- You are a Member not just a customer or number.
- People helping people, not only the bottom line.
- A real person to speak to on the telephone, Always!
- Friendly, courteous service from people who know you.
- Opportunity to have a voice in the direction of the Credit Union through Annual Meeting voting and Board of Director election.
- Complete range of products and services at competitive rates.



Earn \$25 for every referral you make!

Don't get lost on the road to retirement!

We offer:

- Investment Loans at Prime Rate
- Convenient Payroll Deduction
- Automatic Transfer Deposits
- Mutual Funds Investment Options
- Variable and Fixed Rate Plans
- No Fees or charges of any kind while on deposit at the Credit Union
- Competitive Interest Rates
- Spousal Deposits Available
- Complimentary Financial Plan – Ask an MSO for details today!

Make your RRSP Contribution Today

